

Inside This Issue



**Chamber Award
Nominees
Announced**



**Riverview
Furniture... In
business for 29
years!**

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and Businesses
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The Communicator

Mar. 12 -
Mar. 25, 2009

Vol. 8 / Issue 10

Haliburton County's Good News Fun Magazine

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Series
Returns**

**1st
Concert
March
28th**



Also...

March Break Events

**Horseback Riding Camp, Wolf
Centre Story Telling & More...**



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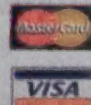
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New Arrivals



The 2009 Chamber of Commerce Awards Gala

A Time to Let Businesses and Outstanding Individuals in the Community Shine

Every year, businesses and individuals in the community are recognized for their outstanding achievements through the Haliburton Highlands Chamber of Commerce Awards.

With the purchase of tickets to this year's awards gala, patrons will receive a gourmet buffet dinner, take in live entertainment from the Stan Russell Duo and Haliburton Idol Kelsey Crowe, and have a shot at winning door and table prizes. Colio Wines will donate their fines to the gala for a VIP reception. Mike Jaycock of Canoe FM will be the Master of Ceremonies and recognizable special guests have been invited to attend.

Donations to the Haliburton Highlands Health Services Foundation (HHHSF) will also be accepted and photos from the evening will be available for purchase.

This year, a new award category titled "Customer Service of the

Year" has been created for a customer service centered business that has been operation in the county for three years or more. The award will recognize both innovation and exceptional performance resulting in quality service to customers.

Tickets for this extravagant evening are going for \$60 (includes tax) only! But make sure to act now and get yours before they all sell out!

Tickets are available at the Chamber office in Minden on Bobcaygeon Rd. For more details contact Maria Micallef, Administrative Coordinator at 705 286-1760.

At press time we were informed that a few more nominations would be coming - but were not available at the time.

Nominees in Each Category

Small Business of the Year

Craig Bowker - **Ski Mazing**
Tanya McCready - **Winterdance**
Martin & Angela Russel -
Sears Haliburton
Mehul Patel -
Subway Haliburton
Nemy Gocoami -
Pioneer Snack Express
Brett/Joanne Irvine -
County Voice/
Highlands Communicator
Deborah Lyons - **The Storeroom**
Shawn Chamberlain -
Dominion Hotel/Grill on the Gull

Young Entrepreneur Award

Shannon Cole - **Village Donuts**

Customer Service Award

Peter Meraw/Richard Smith -
Minden Pharmasave
Ronnie Loughheed/Julie Hughton -
Minden Sears Office
Chris Coumbs -
The Wild Outdoors
Sylvia Holland -
Wind in the Willows Spa
David Spariera -
Dave Shapiera Attorney
Bradley Sales - **Cordell Carpet**
David Zilstra - **Echo & Times**

Large Business of the Year

Wayne Lavery - **Patient News**
David Dollo - **Dollo's IGA**

New Business of the Year

Karen Burnett -
Northern Expressions
Brett/Joanne Irvine -
The County Voice
Nicola Jowett -
Heritage House Café

Not-for-Profit Award

Minden Kin Club
Kinark Child & Family Service
Four Counties Brain Injury Assoc.
Canoe FM 100.9
Minden Rotary

Highlander of the Year

Walt McKechnie -
McKeck's Place
Jack Brezina
Bob Nichols - LCBO

The members of the Selection Committee are:

Curtis Eastmure (Chair)-The Benefits Coach, Martha Perkins-The Haliburton Echo, Aggie Tose-Home Builders Assoc., Kevin Wyer-Delta Pinestone Resort, Molly McNerney-Minden Rotary and Minden Times & Haliburton Echo, Nick Lawrence-President Haliburton Highlands Chamber of Commerce

Spring's Sprung!

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Ask women across North America what their number one problem area is, and the response will overwhelmingly be "my belly!" What woman doesn't want to look slimmer and sexier in their jeans? Look no further, Not Your Daughter's Jeans® are here to flatten your tummy, lift your butt and allow you to wear one size smaller.

Praised by celebrities and real women galore, Not Your Daughter's Jeans® is the most innovative product to hit fashion and beauty industries since control top pantyhose. They address problem areas that women across all body types, ages and ethnicities have.

**Featured in "O" Magazine
by Oprah Winfrey**

They slim the often problematic lower abdomen, contour the hips and lift the butt without the feeling of being stuffed in binding, tight and uncomfortable material. Say goodbye love handles that spill over restricting waistlines and derriere-revealing low riders. These jeans are incredibly soft and will feel more like your favorite pair of sweatpants than your most flattering pants. The secret, their special "crisscross" front panel design and extra stretch in the rear has lead to rave reviews from curvaceous leading ladies

Rachel Ray, Diane Sawyer and Elizabeth Hasselbeck.

Not Your Daughter's Jeans® is made with 4 percent Lycra in the denim, instead of the usual 2 percent, and the difference gives it comfort and mobility. But the secret to the tummy tucking is not only in the fabric content but also in the type of denim weaving, now patented, which constrains the stretch in the front and also gives the rear a lift. The fit stays comfortable but allows most women to buy a size or even two sizes smaller than normal. It's amazing and women everywhere are raving about them.

"Having lived my life on the roller coast of weight loss and gain, I have tried to avoid jeans. Since my husband bought a motorcycle this year, it was very apparent I needed to buy a pair. I tried on a part of NYDJ, and love them! Yes, I proudly wear my NYDJ on the back of my husband's bike and feel great about myself. Not only do I feel sexy and confident in my jeans, I proudly tell everyone they were made in the USA! Finally a pair of jeans that love my curves! Thanks for a great pair of jeans!"

- Anissa

"Even though I work out, I've never had a flat tummy," says Rudes-Sandel. "For women who have had kids, that area is very difficult to hide. Don't ever stop making these jeans!" "Finally I feel comfortable and sexy in jeans!" "My husband loves walking behind me now!" "I can't thank you enough!"

**"Women
are always
smiling
when they
come out of
the
dressing
rooms."**

The Jeans are available in many different styles and colours, so you're sure to find just the perfect pair for you.

Come into Country Pickins (Highland St. Haliburton across from The Kosy Korner restaurant) today and try on a pair. You'll be glad you did! Store owner Laurie Bonfield says, "Women are always smiling when they come out of the dressing rooms. These are the best jeans available period. We get people from the city calling us to get them as they're hard to find sometimes, but we always have a great selection here. We keep 'em stocked!"

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Riverview Furniture

Spotlight on Business



By Mark Arike

From the Floor to the Ceiling...

Riverview Furniture in Minden Can Get Your Home Looking Just Right

When Riverview Furniture in Minden first opened up 29 years ago, it was a far smaller operation that it is now.

"When we started, we only had 600-square feet," recalled storeowner Craig Box who runs the business along with his brother Derrick. "Now, with all of our out buildings and our shop, we probably have about 10,000-square feet of space." Also, back in those days, the business mainly specialized in re-upholstery and furniture, whereas now they cater to practically all home item needs.

"When my brother and I moved up here from Scarborough we started it as a little store," explained Box. "We eventually expanded it to include furniture, appliances and our own custom wood line."

Box currently lives in the Seabright area and his brother resides on 12



Mile Lake. The two also have family in the county.

When stepping in to Riverview Furniture's main store, located at 92 Main St., you'll find beautiful hand-crafted furniture that is designed by Box and is built by Riverview staff. Throughout the well-lit showroom, you'll also find a full selection of flooring products (hardwood, ceramics, and carpeting) and blinds. A line of appliances, such as washing machines and stoves, by name brands like GE and Whirlpool are also in stock.

"Anything from the floor to the ceiling we can do," said Box.

Wood products made by staff are the finest in quality and come with a five-year, unconditional warranty.

"If something happens within five years, for instance if a board ever split or something warped, it's fully guaranteed," he said.

If a customer doesn't find what it is they want after seeing what's in the store, custom orders can be fulfilled.

"We can customize anything and if you want to bring us a drawing of what you want, we'll build it," said Box. The custom work has included products for living rooms, dining rooms and bedrooms.

What makes his business unique, says Box, is that his staff installs products into the homes of clients.

"We don't sub the installing work out to other people," he explained. "If you come and buy a carpet here we'll come out and put it in."

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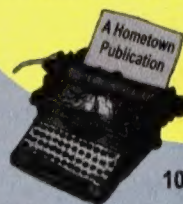
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Thank you to all our advertisers & readers!!

Riverview cont'd., pg. 5...

Riverview Furniture Cont'd...

... from pg. 4



Delivery and pick-up is available and Riverview Furniture will provide service to anyone in the county regardless of where they live. This includes cottagers and locals. As well, everything that is sold to a customer is set-up for them free of charge.

In comparison to big box stores found in cities, Box says that prices you'll find in his store rival that of the competition.

"We'd like people to compare us to any place in the city," he said. "You can find that we're very competitively priced. Part of the reason that we've survived so long in a small town is because we've followed the philosophy of selling items for reasonable prices so that people don't have to drive out of town."

Giving people excellent customer service is something that the staff at Riverview Furniture is committed to doing. For example, if you'd like to come to the store to check something out during after hour's time, an appointment can be scheduled for you.

When asked what it is that makes him enthusiastic about the services he provides, Box noted a couple of reasons.

"My brother and I enjoy people, enjoy selling and enjoy being in this community."

Luke Schell and staff at The Photo Shop

want to thank Lori at Photo Solutions for the years of support and advice she has given. We regret but understand her decision to close Photo Solutions.

As a service to her customers, Lori has asked if we can honour their pre-paid films and prints, and we are more than happy to do so.

We hope we can help you with all your photographic needs in the future as well as Lori has in the past.



The Photo Shop
The middle of Downtown Haliburton
(705)457-2713

Riverview Furniture's store hours are Monday to Saturday from 9 a.m. – 5 p.m. Once the long weekend in May hits, the store will also be open on Sunday's from 10:30 a.m. – 3:30 p.m.

Be sure to look out for a Riverview Furniture flyer, which should be in your mailbox by the time you read this.

For further questions about what the store provides, contact Craig at 705 286-3167.



Summer Positions Available

**The Haliburton Highlands Golf Club
is now accepting applications
for the 2009 golf season.**

The positions available are grounds, pro shop and driving range. Interested applicants should submit their resume to

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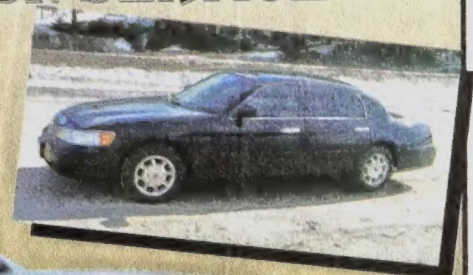
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Need Help at Your Home or Cottage?

New Business

Beverley Shaw Will Ease the Burden by Doing Your Domestic Work for You

By Mark Arike

When Beverley Shaw witnessed the difficulties her mother Diane faced after becoming a quadriplegic due to an unfortunate accident, she developed a desire to provide a helping hand to those who could use it the most.

Shaw, a resident of Haliburton County for more than 20 years, recently decided to put the wheels in motion for a business that would help seniors and others enjoy life by relieving them from having to do daily tasks. Although she has yet to come up with a name for the new venture, she's getting in gear to provide what she considers to be a much-needed service to residents in the community.

"I feel that I can help seniors who have a desire to remain independent and at home, and those who are at a long-term care facility and may not have the energy to be able to do everyday chores," said Shaw in an interview at her home in Haliburton.

The kinds of everyday chores that Shaw is talking about include (but aren't limited to): laundry, grocery shopping, painting, banking, meal preparation and decorating.

Before settling in Haliburton with her husband Cleve, who works as a mechanic at Curry Motors, Shaw lived in Toronto and worked as a Bell Canada operator. After moving to the Highlands, she ended up working at the Domain of Killien in Haliburton where she held positions in various departments including housekeeping, front desk (manager) and the dining room. This past September, she left her full-time position at the resort to make time for starting her business. However, she still does some part-time work for the resort.

Before getting down to the hands-on part of a job, Shaw will meet with a client for an "assessment" to determine what it is they need help with.

"I'll sit down with them and see what their needs and what works within their schedule," she explained. "Then I go ahead and start working."

The first person Shaw helped out was her neighbour who needed rides to appointments in Toronto.

In addition to doing some of the everyday domestic chores, she also can assist with seasonal work requests.

"By that I mean lawns that need cleaning up. Not something too heavy duty" she said.

Whenever a client is need of her services, Shaw will fulfill their request, whether that is during a weekday or on the weekend.



Putting a smile on a person's face by making their day easier, or even simply being there to strike up a friendly conversation, are aspects of the job Shaw is looking forward to experiencing.

Though her services are more geared towards the aging population, she is willing to help out anyone who needs it. For example, other clients could include busy families who are running out of time in their day and cottagers who want to relax and forget about their regular routines.

"I've been in this community for a long time and I'm someone clients can trust," she said.

Shaw has two daughters, Carley who is 14 and attends Haliburton Highlands Secondary School, and Terra who is 26 and is a nurse for VON (Victorian Order of Nurses) in Peterborough.

For the past 10 years, she also has been running a flower business out of her home known as "Something So Right".

To reach Beverley for her services contact her by phone at 705 457-5381 or email her at somesoo_99@hotmail.com. And if you have a good name for her new business, don't hesitate to give her a call! All ideas are welcome.

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A black and white photograph of a metal fork. The fork has four tines on the left side and a decorative, bulbous handle on the right side. The handle appears to be made of a different material or has a different finish than the tines. The background is dark and textured.

High-Calibre Artists in the Highlands

A woman with dark hair, wearing a red dress with white trim and a white collar, is seated and playing a black Petrof piano. The piano is decorated with a white beaded garland draped over its top and a bouquet of red flowers on the music stand. The name 'PETROF' is visible on the front of the piano. The background is a plain, light-colored wall.

Mar. 12 - Mar. 25, 2009

Ghost Stories

Scary Tales



The USS Hornet Alameda's Haunted Aircraft Carrier

From the flight deck of the USS Hornet, you can see a magnificent view of the bay and the gleaming San Francisco skyline.

You might also see a ghost.

The Hornet -- which earned nine battle stars for her service in World War II and later recovered the Apollo 11 astronauts after their return from the moon in 1969 -- is a National Historic Landmark open to the public as a museum. But from the time the enormous aircraft carrier first arrived in Alameda five years ago, museum staffers as well as tourists have reported an astonishing number of inexplicable incidents.



The USS Hornet

They say they've heard footsteps and voices when no one else was aboard. Seen unknown sailors and officers in uniform, who disappeared in a flash. Felt fierce winds rushing through enclosed spaces. Noticed radios and other nautical instruments turning on and off on their own. In fact, there have been so many "sightings" that psychics, clairvoyant mediums and paranormal psychologists from throughout Northern California have descended on the ship. "I'm not a true believer in all of that stuff," said Alan McKean, who works at the museum. "But I saw what I saw. One day I saw an

officer in khakis descending the ladder to the next deck. I followed him, and he was gone. I have no explanation for it."

Historians estimate that nearly 300 people died while working on the ship during her active service, which spanned 1943 to 1970. Though some men perished during combat, others died because of shipboard accidents. Those who have felt the presence of the spirits say that the ghosts, nearly all of them male, are very friendly and almost playful. Some say they have spotted the ghost of Adm. Joseph James Clark, known by his nickname

Jocko, who commanded the ship during World War II.

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Celebrate with U-Links Presenters and Research Part of Informative Program

U-Links is inviting you to come out for a "Celebration of Research" on Saturday, March 21 from 1-4 p.m. at Fleming College in Haliburton.

An array of community-based projects produced by Trent University students will be on display at unique and thought provoking event. Through these projects, a wide range of social, cultural, environmental and economic topics and issues have been addressed.

This event is sure to be a wonderful opportunity for organizations, students and interested residents, to meet and share information, as well as build on great ideas that can stem from in-depth research.

Keynote presenters will include Peter Schleifenbaum of the Haliburton Forest & Wildlife Reserve and Trent University student Morgan Yates. Following their presentations, everyone will have a two-hour period in which they can network with researchers and community developers, view poster displays of students research projects and enjoy refreshments.

For the entire itinerary visit the U-Links web site at www.ulinks.ca or call Jenny Perrott at 705 286-2411.

What is U-Links?

The U-Links Centre for Community-Based Research delivers the Community-Based Education Program in Haliburton County. It also brings university resources to the community and the resources of the community to the university.

U-Links is a project of the Haliburton County Community Co-operative and is supported by Trent University and the Township of Minden Hills. U-Links works in co-operation with our program delivery partner in Peterborough County, the Trent Centre for Community-Based Education (TCCBE).

Purpose

- To link organizations and businesses in Haliburton County with research needs to university and college students and professors who are interested in undertaking community-based research projects.

Goals

- To provide assistance to community organizations, businesses, and municipalities in finding practical information that will support social, cultural, environmental, and economic development in Haliburton County
- To provide university students with opportunities to enhance their knowledge and skills by working on community-based research projects
- To provide the community with opportunities to inform universities about community issues and development

The U-Links Centre is located at 93 Bobcaygeon Rd. in Minden, Ontario. Office hours are Monday to Thursday from 9:30 a.m.-4:30pm.

Vibrant Marketplace Returns

Vendors Wanted

Introducing the **Community Produce Table** at the Tory Hill Market

It's exciting! It's almost new! We are coming back bigger, better and we want YOU! The Tory Hill Market is returning for its second season at the cross-roads in Tory Hill. The vibrant artful marketplace whose motto is "Feed the Body, Challenge the Mind and Inspire the Soul" will be held every Sunday from 10:00 a.m. – 4 p.m. throughout July and August 2009 in the historic settlement of Tory Hill.

This year we are introducing the all new and first of its kind "community Produce Table". The Community Produce Table was the brainchild of Market President Tracey Lee Green. Green was a founder of the Tory Hill Market last year and saw a need for more local produce. After attending the local food's symposium last fall at Fleming College – hosted by the Haliburton Local Foods Coalition, Green set to work on finding a way to fulfill the need.

Green states "the Tory Hill Market was a huge success but our one big hurdle seemed to be that there are few if any large commercial produce growers in the Haliburton area, even though the demand for fresh local produce is here." She goes on to state "we have numerous vendors at the market who sell other products who are also home hobby gardeners, myself include. We love to grow food to feed our families. We believe in feeding our family first but sometimes we had surplus, that surplus always came to the market with the various vendors, but sold out very quickly."

How does the community Produce Table work? Each Sunday the Market will have a tent set up with decorated tables, any local home gardeners in the surrounding communities who grow for their families but who also may have surplus harvest at various times throughout the growing season, are invited to bring the surplus every Sunday to the Market. A market volunteer will sell their surplus produce, at no charge to the home grower. At the end of the day the home grower picks up their money and/or left over produce.

We hope that the community Produce Table will strengthen our



community by giving people in our community who already grow food but who are not able to commit to being a vendor every Sunday, an opportunity to make some extra cash. It also benefits the market and the committed weekly vendors by giving the consumers what they want, fresh local produce in abundance. It will keep them coming back to the market each Sunday because it will be a surprise what shows up each week.

The only requirements for bringing fresh produce to the community table is that it be fresh local produce or herbs of any kind, it comes pre-merchandised and ready to sell (washed, bagged, in nice baskets or containers) and that you have a list of everything you bring to give to the volunteer.

The Tory Market is a non-for-profit organization, if you would like to donate time or materials or if you would like more information on the Community Produce Table, the Tory Hill Market, or becoming a vendor at the Tory Hill Market, Vendor application deadline is April 10, 2009. Please call Tracey Lee

Green, 705-448-9808 or email toryhillmarket@gmail.com

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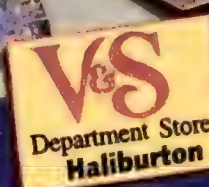
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Gord Kidd
Hearing Instrument Specialist



Release of Species at Risk Journal Research Efforts of Many Published in New Book

100+ Haliburton Environmental and Ecological
with a focus on the release of a new Species at Risk
Journal. The book is a result of the Haliburton
Environmental Society. The book launch will present
a Haliburton Environmental Society meeting to
celebrate the release of the book.

This unique journal is the result of research by HHLT on Species at Risk (SAR) in Haliburton County. This research has been generously funded by the MNR Species at Risk Stewardship Fund, 2007-08 and 2008-09. In the book many individuals in the county reported their sightings of SAR to the land trust and Paul Heaven, biologist/ecological consultant. Countless hours in the field were spent, trying to verify the presence of SAR. Leora Berman, Manager of the Land Between and Ed Poropat also contributed to the fieldwork.

As a result of everyone's work, HHLT was able to raise the number of documented SAR sightings in Haliburton County from 75 to 182. This represents an increase of 142%. Knowing what is out there helps the HHLT to formulate a natural heritage strategy and also helps the public to learn more about the rich ecological diversity in Haliburton County.

The journal describes the 13 Species at Risk in Haliburton County and there are great colour photos of each species combined with information on the species status in Ontario, habitat preferences and threats to survival.

All proceeds from sales of the book will go to support the HHLT with its mission to protect the natural heritage of Haliburton County for future generations.

For more details contact Sheila Ziman at 754-2532 or s.ziman@sympatico.ca

It's Happening in Kinmount!

by Lynne Kilby

Many thanks to Keith Stata for his thoughtfulness in sending me a photo of my home dated 1898. It is like looking at a fairytale. Speaking of old photos, the Kinmount 150th Anniversary Committee needs your help! They are still on the hunt for old photos and stories of Kinmount and area. Please call 488-3183 if you have something to contribute or know someone who may.

Congratulations to Kinmount Agricultural Society, recent recipients of World's Finest Shows "Green Award". This award is given to the Fair or Festival that best alleviates the local impact on the environment while providing clean and attractive grounds for their patrons.

Kinmount Sparks, Brownies & Girl Guides stepped up to the plate meeting 24 challenges when they survived a Fear Factor Sleepover on Feb. 28. You were awesome participants! Congratulations to Cameryn Shaw, Fear Factor Champion. The girls begin their "Classic Cookie Campaign" next week. Funds raised will go towards their annual camping trip. To purchase cookies please call me at 488-2919.

March 29 - Open Mixed Dart Tournament at the Royal Canadian Legion. Registration 9:30 a.m. Non-Legion members welcome. Call 488-3462 or more info.

April 1 - C'mon down to Kinmount Post Office at 11:00 a.m. to celebrate Kinmount's 150th Anniversary. Festivities include refreshments and cake.

April 4 - Kinmount Connection Spaghetti Dinner and Loonie Auction in support of future Kinmount 150th Anniversary Celebrations. Hosted at the Royal Canadian Legion, happy hour begins at 5:30 p.m., followed by supper at 6:30 p.m. Tickets are \$10.00 and are available around town or by calling me at 488-2919. Get them while you can!

April 9 - Kinmount Seniors Group sponsors a trip to Casino Rama. The bus leaves the legion parking lot at 9:00 a.m. Enjoy a free lunch while you are there. Return time is 4:00 p.m. Bus cost is \$5.00. To reserve your spot call Theresa at 488-1110.

Please call me at (705) 488-2919 or e-mail me at lynne.kilby@sympatico.ca to share news or advertise an event or activity. See you in Kinmount!!!

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March Break
with activities such as puzzles,
activity books and more!
March Break Stuff for Parents too!

Master's Book Store

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457-2223

Funding Available for March Break Art Courses

Half-Day Courses to Honour the Late Janice Crawford

Are you looking for children's activities during March break?

Pottery, painting, jewellery basket-making and drumming are being offered as ½ day courses during the March. To learn more about the courses contact Agnes Jamieson Gallery in Minden (705 286-3763), the Art Hive in Stanhope (705 754-0021), Rail's End Gallery (705 457-2330) and Fleming College in Haliburton (705 457-1680).

Funding is available through Sissy's Love Connection, a fund established to recognize the contributions of Janice Crawford, a Haliburton County resident who died in Oct. 2008 from cancer.

Applications are due Friday, March 13. For more details contact Sharon Harrison at 705 286-1940 or email dancingwildflower@sympatico.ca



Here's a great little organizing trick for the bathroom: Flowerpots make great containers for all kinds of things. They come in lots of sizes, -can be painted to match any dēcor, and hold cotton swabs, cotton balls, toothbrushes, razors, etc., nicely. Plus, they're pretty.

by Jo Ann Derson

To get vases with narrow necks clean, try dropping a couple of Alka-Seltzer tablets into one. Crush them if you have to.

"If you need to drive in a nail but aren't too good of a shot, use a clothespin to hold the nail." -- A.Y. in Oregon

"I have three kids under age 15, and our family is active and hard on the walls. In the kitchen, I have a small paint kit that has vials of the paint for each room's walls. Every so often, I get it out and touch up the walls using a cotton swab. My walls look great." -- I.L.R. in Kansas

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Get On a Horse at The Farm

Horseback Riding Camp Open for March Break

Have a love for animals – especially horses? Then you should consider coming out to The Farm between Monday, March and Friday, March 20 for a horseback riding camp.

Being held in a 60-foot by 120-foot indoor facility at 2311 Eagle Lake Rd, you'll have the chance to participate in rides held twice daily, learn horsemanship; grooming, tacking, feeding and general care for a horse. The schedule

All activities at The Farm will be taught by qualified Equine Canada members and Ontario Equestrian Federation members. This camp will be run by a qualified E.C. and O.E.F. judge and coach.

To find out more contact Lorrie at 705 754-4224.

The Farm facility

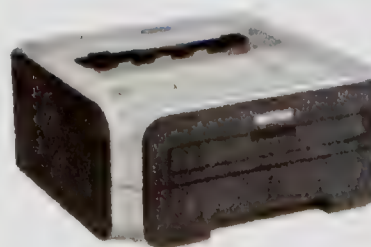
The Farm is situated on 125 acres in the heart of Haliburton Highlands. Facilities include large outdoor riding ring, an indoor arena. The facility is an accredited member of the Association of the Riding Establishments, Equine Canada and the Ontario equestrian Federation.

Day camps and lessons available throughout the summer months with certified Level 1 coach. Both English and Western riding lessons are provided depending on your preference. Boarding is also available.

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Income Tax

with Susan Lee

Signs of spring are on their way. Snow melting, school winter break less than a week away and income tax season is around the corner.

Not all types of income are equal in the eyes of the tax man. I am going to assume for simplicity a top income tax bracket for a resident of Ontario in 2007. Please note that this article provides general information only.

The most expensive types of income are employment income, pension income, RSP, RIF or LIF income, interest income (such as interest on a guaranteed investment certificate, bond or bank account). Every dollar earned must be claimed on your tax return and income tax paid accordingly. In this example if you earned \$1000.00 interest income at a 46.4% tax bracket, you would pay \$464.00 in income tax.

Next is dividend income. This type of income comes from ownership of a company that pays profits out to you in the form of a dividend. You could own the shares individually like a bank share or you could own hundreds through an investment product called a Mutual Fund. A small business owner may incorporate his business (if his accountant feels it is of benefit) and split how she/he receives income from the business to be most tax efficient for her/him, such as a combination of salary and dividend income. As with most issues when dealing with Revenue Canada the calculation for how much dividend income you must claim on your tax return is not straight forward. In this example, approximately \$356.00 (24.6% of eligible dividends) in income tax would be paid on that same \$1000.00 of income.

The most tax efficient type of income is capital gain. Capital gain is generated when you buy for example a bank share for \$1000.00 and later sell it for \$2000.00 because it has appreciated in value. Property is another way many generate a capital gain. With capital gain you only have to claim 50% of the income on your tax return. Therefore, by earning \$1000.00 you would only pay the tax man \$232.00 (23.2% which is 1/2 of 46.4% you would pay for interest income).

The benefits of having a capital gain over the other two types of income above are that you pay the least income tax on it and you only include the taxable portion of the gain to the "total income" portion of your tax return. In the above example it would be \$500.00.

The "total income" portion number is used to calculate if a person qualifies for a GST credit and it is also used to calculate the OAS claw back. The lower the "total income", the less your OAS is clawed back and the higher your GST credit could be. Corporate mutual funds as an investment solution not only provide a more tax efficient income they can also positively impact the "total income" portion of your tax return by reducing the "total income" reported on your tax return.

Please give me a call to book an appointment to review the information touched on in this article in more detail and review restructuring your investment income to make it as tax efficient as possible.

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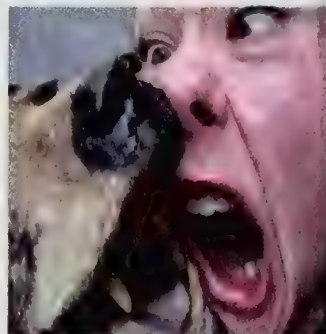
Bear wrestling matches are prohibited.

Incestuous marriages are legal.

It is illegal to impersonate a person of the clergy.

It is illegal to maim oneself to escape duty.

Hopefully, residents of the city have speedometers on their horses, for they can not ride them in excess of ten miles per hour.



1. TELEVISION: What was the theme song to the sitcom "Friends" and who sang it?

2. GEOGRAPHY: The Yakima River flows through which U.S. state?

3. MUSIC: Who recorded the 1970s hit "The Boys Are Back in Town"?

4. COMICS: Which comic strip featured a character called "Dragon Lady"?

5. MEDICINE: What is meant by the term "palpate"?

6. FOOD AND DRINK: What is tagliatelle?

7. CHILDREN'S LITERATURE: Where did the Grinch live in the Dr. Seuss story?

8. MOVIES: What was the name of the mad scientist in "The Rocky Horror Picture Show"?

9. GENERAL KNOWLEDGE: What does the Swahili word "Kwanzaa" mean?

10. FAMOUS QUOTES: Which standup comedian once said, "I went to a fight the other night, and a hockey game broke out..."?

10. Rodney Dangerfield
9. First fruits
8. Dr. Frank-N-Furter
7. Mount Crumpit
6. Type of pasta
5. Examine by touch

4. Terry and the Pirates
3. Thin Lizzy
2. Washington
Rembrants
1. "I'll Be There For You" by the
Answers

Bad Predictions

Light Bulb

... good enough for our transatlantic friends ... but unworthy of the attention of practical or scientific men.
British Parliamentary Committee, referring to Edison's light bulb, 1878.



Lange on the Law *Donald Lange*

by **Donald J. Lange**
Barrister & Solicitor

Dog Attacks

Dog owners in the County of Haliburton, as elsewhere in Ontario, are governed by the Dog Owners' Liability Act when a dog attack occurs. The Act provides that a dog owner is liable for damages resulting from a bite or attack by the dog on another person or domestic animal. What the dog owner must understand is that this legislation mandates an absolute or strict liability regime for dog owners. When the dog attacks, the dog owner is liable. It does not matter that the owner was careful with the dog, or did not know it might hurt somebody, or made efforts to prevent it from causing injury. One Ontario judge has described the situation this way: "This statute recognizes that all dogs have the potential to become dangerous. An owner keeps it at his peril and has a duty to properly control his dog and to prevent it from harming others. Where the dog does cause harm, the owner is strictly liable regardless of fault because a duty has been breached."

The definition of "owner" under the Act includes "a person who possesses or harbours the dog." Certain conditions must be met for a person, who is not the licensed owner, to be deemed to harbour a dog. The intention of the person must be to take care of the dog. Taking care of a dog requires, among other things, sheltering it, feeding it, and exercising it. The person must also temporarily assume the responsibilities toward the dog which a dog owner customarily assumes, such as discipline. A person who simply allows the dog to be in the person's home or on that person's property, in the presence of its owner when the dog attacks someone, does not make that person a harbourer, or "owner," of the dog within the meaning of the Act.

The only legal help a dog owner has under the Act is the extent of liability. The court may reduce the damages awarded in proportion to the degree to which the fault or negligence of the victim caused or contributed to the damages. Conduct, such as aggressive body language towards the dog or loud and abusive shouting that would incite the dog to retaliate are examples that may warrant a reduction in damages.

Many dog attacks occur with young children. The courts have held that the mere touching of a dog by means of a friendly hug or pat does not warrant a reduction in damages. Attacks to the face are common. In one dog bite case, the court stated: "Damages for scars and lacerations arising out of different kinds of injuries attract the higher end of the scale when the scars are to a plaintiff's face, and remain visible and predominant, as opposed to scarring which is cosmetic only and hidden, either in the hairline or in other lines in the face."



Remuneration

\ri-my-ne-ra-shen\ n: compensation, payment

"I've put in a lot of hard work and long hours on this project," Brad said fiercely, "and I expect proper remuneration for my efforts – or you'll hear from my lawyer!"

Donald J. Lange, LL.B., Ph.D. (Cantab.)

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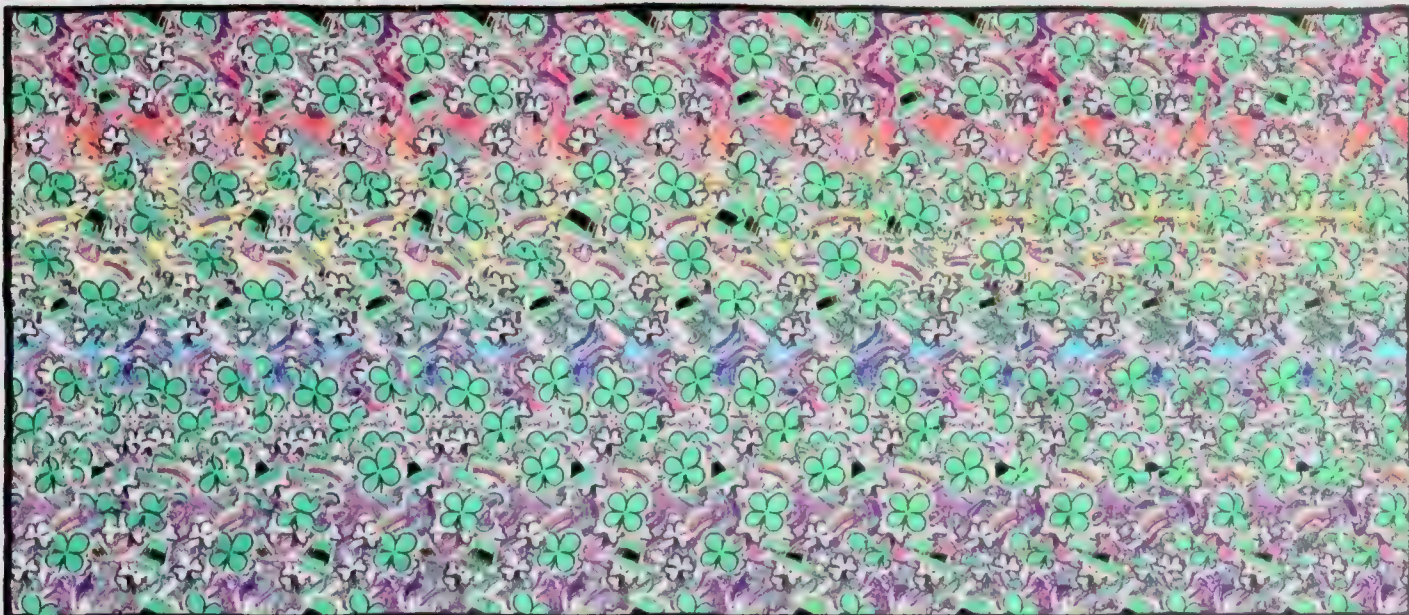
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CLUE: HAPPY ST. PATRICK'S DAY!

HIDDEN: SPOTS OF GOLD AND FOUR SHAMROCKS

BY CHERI SMITH WWW.MAGICEYE.COM/3D/HIDDEN.HTML

Scientifically Speaking

What When Where Why How



Why do Spiders Spin Webs?

Spiders spin webs to trap insects to eat. The webs are made of silk that the spider manufactures in special silk glands in its abdomen. The webs most often found in houses are cobwebs. But in gardens you're likely to see orb webs. They look like bicycle wheels with radiating spokes. Although spider webs are strong enough to catch insects, they do get damaged. To repair a damaged web, spiders eat up the wrecked bits and spin new silk to repair the holes. If the damage is really bad, they'll eat up all the remaining bits and spin an entirely new web.



The Easter Bunny and More

Get the Kids and Head On Down to an Easter Celebration in Stanhope

The Easter Bunny will be making a visit to the Stanhope Township Hall on Saturday, March 21.

Come bring the whole family out to participate in a wide range of activities during the "Kids Easter Celebration" hosted by Northlander Gift Baskets starting at 10 a.m. At this fundraiser for the Minden and Haliburton hospitals, there'll be plenty of fun things to see and do for the whole family!

Activities include: egg decorating, face painting, photos with the Easter bunny and a raffle for a large chocolate Easter bunny. Tasty cupcakes will also be served and Easter extraordinary gift baskets will be up for sale.

Admission is only \$10 per child.

For more information and to purchase your ticket(s) contact Karen at 705 754-4257 or Angie at 705 754-2204. Please RSVP by Wednesday, March 18.



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Dumb Criminals

Robber seeks help from policeman

A Florida man snatched a purse from two women in a parking lot, ran to an apartment house several blocks away and asked one of the occupants for help.

"You've got to help me. The cops are looking for me!"

The resident, a policeman enjoying his day off, showed the man his badge and gun and arrested him.

Startled robber leaves his own money behind

A first-time bank robber gave six \$50 bills to a teller and asked her to exchange them for hundreds. As she did, the man pulled a ski mask over his face and put his hand in his pocket, feigning a hidden gun. When the teller looked up and saw the masked man, who was now demanding all her money, she screamed and ducked behind the counter. The robber got scared and ran out of the bank, leaving his own \$300 behind.



U-Links invites you to join us at our annual

Celebration of Research

Keynote Speaker - Peter Schleifenbaum

Come and see presentations of the research that Trent University Students have been doing in Haliburton County for the '08-'09 academic year! Come and meet new people, learn about what's going on in Haliburton County and build on the great ideas that often begin with a bit of research!

Saturday, March 21, 2009 1-4pm
Fleming College, Haliburton Campus,
The Great Hall

- 1:00-1:15pm - Welcomes & Introductions
- 1:15-2:00pm - Keynote Speaker - Peter Schleifenbaum, Haliburton Forest & Wild Life Reserve Ltd. Research in the Wilderness - What Haliburton has to tell the world!
- 2:30-3:00pm - Social Determinants of Health Community Forum Presentation by Morgan Yates, Nursing Student, Trent University.
- 2:00-4:00pm - Network with researchers and community developers, view the poster displays of this year's student research projects as well as others presented by organizations within our community and enjoy refreshments!

For more information please contact Jenny Perrott at U-Links
 705-286-2411 or admin.ulinks@on.aibn.com

"Building capacity through community-based research and service learning."

HOCUS - FOCUS

BY
HENRY BOLTINOFF



Find at least six differences in details between panels.



Differences: 1. Moustache is different. 2. Spoon is missing. 3. Chef's hat is taller. 4. Waiter's bowtie is larger. 5. Books lettering is different. 6. Waiter's shirt sleeve is missing.

West Guilford St. Patrick's Day Dance

March 14 (Saturday) - Time: 8 p.m. - 1 a.m.

Location: West Guilford Recreation Centre

Must be 19 years or older to attend. ID will be checked at the door. Tickets available in advance from Tanya Sisson or Sara Burtch. They can also be purchased at the door for \$10/person.

Phone: 705-457-6959 Email: tanya.sisson@gmail.com



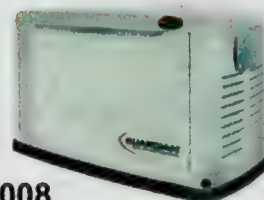
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Worthwhile Canadian Initiative...

Canadian banks are typically leveraged at 18 to 1 compared with U.S. banks at 26 to 1.

The following story is by Newsweek Columnist and CNN host Fareed Zakaria, and was published in the February 7th 2009 issue of Newsweek. The story has a lot of great things to say about our Canadian economic system – well worth repeating)

The legendary editor of The New Republic, Michael Kinsley, once held a “Boring Headline Contest” and decided that the winner was “Worthwhile Canadian Initiative.” Twenty-two years later, the magazine was rescued from its economic troubles by a Canadian media company, which should have taught us Americans to be a bit more humble. Now there is even more striking evidence of Canada’s virtues. Guess which country, alone in the industrialized world, has not faced a single bank failure, calls for bailouts or government intervention in the financial or mortgage sectors. Yup, it’s Canada. In 2008, the World Economic Forum ranked Canada’s banking system the healthiest in the world. America’s ranked 40th, Britain’s 44th.

Canada has done more than survive this financial crisis. The country is positively thriving in it. Canadian banks are well capitalized and poised to take advantage of opportunities that American and European banks cannot seize. The Toronto Dominion Bank, for example, was the 15th-largest bank in North America one year ago. Now it is the fifth-largest. It hasn’t grown in size; the others have all shrunk.

So what accounts for the genius of the Canadians? Common sense. Over the past 15 years, as the United States and Europe loosened regulations on their financial industries, the Canadians refused to follow suit, seeing the old rules as useful shock absorbers. Canadian banks are typically leveraged at 18 to 1—compared with U.S. banks at 26 to 1 and European banks at a frightening 61 to 1. Partly this reflects Canada’s more risk-averse business culture, but it is also a product of old-fashioned rules on banking.

Canada has also been shielded from the worst aspects of this crisis because its housing prices have not fluctuated as wildly as those in the United States.

Home prices are down 25 percent in the United States, but only half as much in Canada. Why? Well, the Canadian tax code does not provide the massive incentive for overconsumption that the U.S. code does: interest on your mortgage isn’t deductible up north. In addition, home loans in the United States are “non-recourse,” which basically means that if you go belly up on a bad mortgage, it’s mostly the bank’s problem. In Canada, it’s yours. Ah, but you’ve heard American politicians wax eloquent on the need for these expensive programs—interest deductibility alone costs the federal government \$100 billion a year—because they allow the average Joe to fulfill the American Dream of owning a home. Sixty-eight percent of Americans own their own homes. And the rate of Canadian homeownership? It’s 68.4 percent.

Canada has been remarkably responsible over the past decade or so. It has had 12 years of budget surpluses, and can now spend money to fuel a recovery from a strong position. The government has restructured the national pension system, placing it on a firm fiscal footing, unlike our own insolvent Social Security. Its

health-care system is cheaper than America’s by far (accounting for 9.7 percent of GDP, versus 15.2 percent here), and yet does better on all major indexes. Life expectancy in Canada is 81 years, versus 78 in the United States; “healthy life expectancy” is 72 years, versus 69. American car companies have moved so many jobs to Canada to take advantage of lower health-care costs that since 2004, Ontario and not Michigan has been North America’s largest car-producing region.

I could go on. The U.S. currently has a brain-dead immigration system. We issue a small number of work visas and green cards, turning away from our shores thousands of talented students who want to stay and work here. Canada, by contrast, has no limit on the number of skilled migrants who can move to the country. They can apply on their own for a Canadian Skilled Worker Visa, which allows them to become perfectly legal “permanent residents” in Canada—no need for a sponsoring employer, or even a job. Visas are awarded based on education level, work experience, age and language abilities. If a prospective immigrant earns 67 points out of 100 total (holding a Ph.D. is worth 25 points, for instance), he or she can become a full-time, legal resident of Canada.

Companies are noticing. In 2007 Microsoft, frustrated by its inability to hire foreign graduate students in the United States, decided to open a research center in Vancouver. The company’s announcement noted that it would staff the center with “highly skilled people affected by immigration issues in the U.S.” So the brightest Chinese and Indian software engineers are attracted to the United States, trained by American universities, then thrown out of the country and picked up by Canada—where most of them will work, innovate and pay taxes for the rest of their lives.

If President Obama is looking for smart government, there is much he, and all of us, could learn from our quiet—OK, sometimes boring—neighbor to the north. Meanwhile, in the councils of the financial world, Canada is pushing for new rules for financial institutions that would reflect its approach. This strikes me as, well, a worthwhile Canadian initiative.

“Guess which country, alone in the industrialized world, has not faced a single bank failure, calls for bailouts or government intervention in the financial or mortgage sectors. Yup, it’s Canada.”

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Strange But True

It was Scott Adams, best known as the creator of the "Dilbert" comic strip, who made the following observation: "Give a man a fish, and you'll feed him for a day. Teach a man to fish, and he'll buy a funny hat. Talk to a hungry man about fish, and you're a consultant."

Many people believe that 24-karat gold is pure, but that's not true -- it has a small amount of copper blended with the gold. The reason is practical: Pure gold is so soft that if you were to find an absolutely pure sample, you would be able to mold it with your bare hands.

You may be surprised to learn that the third president of the United States, Thomas Jefferson, was more than a revolutionary leader and politician -- he was also an inventor. One of his creations was the dumbwaiter.

Do you suffer from misoneism? Quite a few people these days seem to. It's a hatred or fear of change or innovation.

If you've got extra money on your hands -- a lot of extra money! -- the next time you're updating your wardrobe, you might take a look at Escada's couture line of jeans, which, with prices starting at \$7,500, is the most expensive in the world.

During the Revolutionary War, the British hired mercenary Hessian soldiers to fight for them against the colonists. The reward for putting life and limb at risk for a cause not theirs? A grand total of 25 cents per day.

Attention fisherfolk: If you happen to catch and gut the species known as the garfish, you'll find green bones inside it.

Thought for the Day: "The average, healthy, well-adjusted adult gets up at seven-thirty in the morning feeling just plain terrible."
-- Jean Kerr

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